

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	<b>:</b>	<b>CRIMINAL NO. _____</b>
<b>v.</b>	<b>:</b>	<b>DATE FILED: _____</b>
<b>PAMELA S. RIFE</b>	<b>:</b>	<b>VIOLATIONS:</b> <b>18 U.S.C. § 1344 (bank fraud - 1 count)</b>

**INDICTMENT**

**COUNT ONE**

**THE GRAND JURY CHARGES THAT:**

At all times material to this Indictment:

1. Defendant PAMELA S. RIFE was the owner and operator of Wheatland Abstract Inc., a title insurance agency located in Akron, Pennsylvania.
2. Northwest Savings Bank, 744 South Broad Street, Lititz, Pennsylvania, (the "Bank") was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, certificate no. 28178.
3. Wheatland Abstract, Inc. maintained checking account number 73-42-140 at Northwest Savings Bank. Defendant PAMELA S. RIFE was an authorized signer on that account.
4. On or about July 22, 1998, in the Eastern District of Pennsylvania and elsewhere, defendant

**PAMELA S. RIFE**

knowingly executed and attempted to execute a scheme to defraud Northwest Savings Bank and to obtain monies owned by and under the care, custody, and control of the Bank by means of false and fraudulent pretenses, representations, and promises.

#### THE SCHEME

5. It was part of the scheme to defraud that on or about July 1, 1998, defendant PAMELA S. RIFE received check number 7084 (the "Check"), drawn on the account of Paul-Allen Enterprises at York Federal Bank, made payable to "Wheatland" in the amount of \$31,534.56.

It was further a part of the scheme to defraud that:

6. Defendant PAMELA S. RIFE altered the amount of the Check from \$31,534.56 to \$131,534.56 by adding a 1 in the numeric amount of the check.

7. Defendant PAMELA S. RIFE completed a deposit slip identifying the Check as "7084" and stating the amount as \$131,534.56.

8. On or about July 22, 1998, defendant PAMELA S. RIFE deposited the Check with the altered amount into Wheatland Abstract Inc. account number 73-42-140 at the Bank.

9. Defendant PAMELA S. RIFE withdrew the proceeds of the Check in the amount of \$131,534.56.

In violation of Title 18, United States Code, Section 1344.

**A TRUE BILL:**

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**GRAND JURY FOREPERSON**

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**PATRICK L. MEEHAN  
UNITED STATES ATTORNEY**